

EXHIBIT 19

Lewis E Keener, Sr
18535 Michaelangelo Dr
Dallas, TX 75287

August 20, 2020

Javitch Block
1100 Superior Avenue, 19th Floor
Cleveland, Ohio 44114-2521

Re: Bank of America closed account [REDACTED]-0792
File No 1821665 TS

I dispute the validity of the debt, the interest charged, and the fees assessed. I deny owing the debt and I refuse to pay any of it. I request that you cease further communications and attempts to collect from me.

Although you sent what you have stated is verification of the debt, all you sent were the statements from BOA showing the charges on the statements. You have not sent original sources of the charges proving that I made the charges and proving that I used a device in my possession to make the charges or proof that I used the services that were paid by these charges. Neither has BOA offered any such proof to me at the time the original charges were added to my account. Nor have I been offered a way to contact the vendor who was paid by BOA to find out original sources of the charges and I cannot, on my own, determine a way to request the vendor to remove the charges. Therefore, it is my determination that you have no actual verification of the debt, only the fact that the charges were added to my account and BOA is insisting that I owe them.

I would like to explain what has happened and I would like the information to be placed in my file at your company. On November 17, 2019, four fraudulent charges were placed on my account for a total of \$17,054.68. On my October 23, 2019, statement my credit line was \$5,000.00. Sometime before these charges were made, my credit line was changed to \$17,500.00. I did not request this change and I was not aware that it had increased until I received a statement with these charges on it. Bank of America contacted me by text in November, 2019, to verify the charges. I immediately called and told them these were not my charges.

After I contacted them, the credit line was decreased to \$ 5,400.00, again without my knowledge or consent. I disputed the charges, and within one week, they wrote back that the dispute was not accepted.

I looked online to identify the vendors involved so that I could contact them. I was not able to contact them because they were international vendors and had no contact information on their websites. The charges were made for 2 international air flights and an international hotel. I have not traveled by air to any international destination for several years. I am a disabled veteran with multiple health issues, unable to travel long distances. I filed a police report of fraudulent activity.

Bank of America sent a letter dated March 17, 2020, stating that the claim had been resolved in my favor and that the charges and interest and fees would be credited to my account. That credit was not applied to my account.

At first, I attempted to call them to get this straightened out. I made 3 phone calls. The conclusion of each call was that they promised to give me a credit and they agreed I did not owe the balance. But no one did the adjustment.

Since that did not get results, I have repeatedly sent a letter by return receipt requested with every recent statement requesting that my account be rectified. They have sent 2 letters saying they would contact me regarding my letters but no one has contacted me.

I noticed online that it was possible to go to a Bank of America location to talk to a representative face to face. I scheduled an appointment and met with a bank officer on August 5, 2020. The end result was that they gave me a phone number to call and said they could not resolve the issue.

I called one more time on August 12, 2020 because my online account had been deleted. I found at this time that my account had been turned over to your collection agency.

I am attaching the evidence I have of all the attempts I have made to settle this situation.

Regards,



Lewis E Keener, Sr



A Limited Liability Company

1100 Superior Avenue, 19th Floor
Cleveland, Ohio 44114-2521
O: 216-623-0000
F: 216-623-0190
Toll Free: 866-881-2400

August 14, 2020

Lewis E Keener Sr
18535 Michaelangelo Dr
Dallas, TX 75287-3324

RE: Our File No. - 1821665 TS
Current Creditor - Bank of America, N.A.
Consumer - Lewis E. Keener Sr.

Dear Lewis E Keener Sr:

Your request for verification was received by our office regarding the above file. Below please find the verification you requested.

Specifically:

DATE VERIFIED: August 14, 2020
AMOUNT OF DEBT: Balance Due \$18,545.99

CURRENT CREDITOR:	Bank of America, N.A.
ADDRESS OF CREDITOR	655 Paper Mill Road Newark, DE 19711
ACCOUNT NUMBER:	*****0792
SOCIAL SECURITY NUMBER:	XXX-XX-5990
DATE ACCOUNT WAS OPENED:	January 24, 2012
DATE OF MOST RECENT PAYMENT:	December 04, 2019

If you have any questions, please call (800) 837-4601 during business hours: Monday & Wednesday: 8AM-7PM, Tuesday, Thursday, & Friday 8AM-5PM, Saturday: 8AM-12PM (Eastern Time).

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Thank you for your attention to this matter.

Sincerely,

Javitch Block LLC



* Q - - - 1 8 2 1 6 6 5 V E R - 1 - * 1821665 TS
This account is issued and administered by Bank of America, N.A., successor in interest to FIA Card
Services, N.A.

Bar admission (OH, IN, KY, TN, TX, & WV) information for our attorneys is listed on our website at www.jbllc.com



A Limited Liability Company

1100 Superior Avenue, 19th Floor
Cleveland, Ohio 44114-2521
O: 216-623-0000
F: 216-623-0190
Toll Free: 866-881-2400

August 13, 2020

Lewis E Keener Sr
18535 Michaelangelo Dr
Dallas, TX 75287-3324

RE: File No. - 1821665 TS
Current Creditor - Bank of America, N.A.
Consumer - Lewis E. Keener Sr.
Account No. - ****0792
Balance Due - \$18,545.99

Dear Lewis E Keener Sr:

We represent the above current creditor concerning the above balance due, which was placed with us for collection.

Unless you, within 30 days after receipt of this notice, dispute the validity of the debt, or any portion thereof, we will assume the debt is valid. If you notify us in writing within the 30-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by us. Upon your written request within the 30-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Please call us at (800) 837-4601 (Option 2); Monday & Wednesday: 8AM-7PM, Tuesday, Thursday, & Friday 8AM-5PM, Saturday: 8AM-12PM (Eastern Time).

Sincerely,

Javitch Block LLC



* Q - - - 1 8 2 1 6 6 5 D M D - 1 - *

1821665 TS

This account is issued and administered by Bank of America, N.A., successor in interest to FIA Card Services, N.A.

keen.deak@verizon.net

From: Bank of America <reply@appointment.bankofamerica.com>
Sent: Tuesday, August 4, 2020 3:03 PM
To: keen.deak@verizon.net
Subject: Your banking appointment reminder

BANK OF AMERICA



Reminding you of your upcoming
appointment on August 05

You're scheduled to meet with us at 11:30 a.m. on August 05.

Manage appointment

Your appointment details:

Confirmation #: **144078957**

Where: **18229 Midway Rd, Dallas, TX 75287**

Phone: **972.307.4100**

Discussion topic: **Banking**

When: **11:30 a.m.-12 p.m., August 05, 2020**

What to bring:

- Two forms of valid identification
- If you're changing your account status, be sure to bring the required documents
- If you're working on behalf of a family member or plan to discuss a joint account, be sure to bring the appropriate documentation

Have a conflict? No worries. You can reschedule your appointment to suit your schedule.

Change appointment

We'll never ask for your personal information such as SSN or ATM PIN in email messages. If you get an email that looks suspicious or you are not the intended recipient of this email, don't click on any links. Instead, forward to abuse@bankofamerica.com then delete it.

Please don't reply to this automatically generated service email.

[Privacy Notice](#)

[Equal Housing Lender](#) 

Bank of America, N.A. Member FDIC
© 2020 Bank of America Corporation

Lewis E Keener
18535 Michaelangelo Dr
Dallas, TX 75287-3324

August 3, 2020

Bank of America
P O Box 982234
El Paso, TX 79998-2234

Re: Account [REDACTED]-0792

Behind this letter is an updated statement for this account and a letter I received since the last letter I sent. The months of letters I have sent have not caused a resolution of this problem. The phone calls I have made have not caused a resolution. I have received two replies saying I would be contacted but I have not been contacted by anyone.

I am still requesting a written, timely response to all of the letters and phone calls you have received. It should show that the account has been credited and should result in a balance of zero on this account. Please rectify the errors that have occurred.

Lewis E Keener

BANK OF AMERICA

Alaska
Mileage Plan

P O BOX 15204
WILMINGTON DE 19850

Statement Enclosed

10179 #001 AB 0.419
SS 0727 N 367 828 1

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Customer Service Information:

www.bankofamerica.com

1.800.552.7302

TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America

P.O. Box 982234

El Paso TX 79998-2234

Mail payment to:

Bank of America

P.O. Box 851001

Dallas TX 75285-1001



June 24 - July 23, 2020

Account# **0792**

Account Summary

Previous Balance	\$18,322.71
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$0.00
Interest Charged	\$223.28
New Balance Total	\$18,545.99
Total Credit Line	\$17,500.00
Total Credit Available	\$0.00
Cash Credit Line	\$5,400.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	07/23/2020
Days in Billing Cycle	30

Payment Information

New Balance Total	\$18,545.99
Current Payment Due	\$406.00
Past Due Amount	\$2,425.00
Total Minimum Payment Due	\$2,831.00
Payment Due Date	08/20/2020

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	28 years	\$37,269.00

If you would like information about credit counseling services, call 866.300.5238.

23

0792

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001

Account Number: **0792**

New Balance Total	\$18,545.99
Total Minimum Payment Due	\$2,831.00
Payment Due Date	08/20/2020

Enter payment amount \$

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

For change of address/phone number, see reverse side.
 Make your payment online at www.bankofamerica.com or
 Mail this coupon along with your check payable to: Bank of America

10 0792 210

LEWIS E KEENER SR | Account # [REDACTED] 0792 | June 24 - July 23, 2020



Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Interest Charged				
07/23	07/23	INTEREST CHARGED ON PURCHASES			223.28	
07/23	07/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
07/23	07/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
07/23	07/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				\$223.28

2020 Totals Year-to-Date

Total fees charged in 2020	\$223.00
Total interest charged in 2020	\$1,268.31

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	14.74%V				\$ 18,430.39	\$ 223.28
Balance Transfers	14.74%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	19.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	24.99%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

Your statement balance exceeds the Total Credit Line. To ensure uninterrupted use of your account, please make a payment to bring your balance under the Total Credit Line. There is no fee for being over your Total Credit Line.

When this statement was created, the account's Credit Line was in a restricted status and not available for use.

Please read about important amendment(s) to your Credit Card Agreement and/or notices for your account on the enclosed *Important Information* page.



BANK OF AMERICA

www.bankofamerica.com

LL 0720 139 814 43664 #001 AB 0.419
LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

|||||

July 16, 2020

Account number ending in: 1801

Lewis E Keener Sr:

We're forwarding your recent inquiry to the most appropriate business area to review and respond to this matter. You should receive a communication in the near future.

We're here to help

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 1.800.472.7970, Monday through Friday, from 8 a.m. to 7 p.m. Eastern.

I have not received any communication since July 16, 2010.

**Lewis E Keener
18535 Michaelangelo Dr
Dallas, TX 75287-3324**

July 6, 2020

**Bank of America
P O Box 982234
El Paso, TX 79998-2234**

Re: Account [REDACTED]-0792

I received another statement for this account.

As you can see with the attached letter, I sent a letter on June 2, 2020 by return receipt requested. I have not received a reply to this letter.

I sent a letter dated May 29, 2020. I received a reply saying I should receive a communication in the near future but I have not received a reply.

There is a letter attached dated March 27, 2020 stating that the claim has been resolved in my favor and that the charges and interest and fees will be credited to my account. That credit has not been applied and it has been more than 3 months since that letter.

This matter has been going on long enough to create a great injustice to me and to my credit rating. I did not create this problem and I believe it is time for the credit department to resolve this.

If you read the papers you will see that this charge applied to my account in error has resulted in the cancellation of two other credit cards. These accounts have never had a past due payment and have been paid promptly over many years. The decision to close my accounts was not justified.

I am requesting a written, timely response to all of the letters you have received. It should show that the account has been credited and resulting in a balance of zero. Please rectify the errors that have occurred.

Lewis E Keener



BANK OF AMERICA 
www.bankofamerica.com

LL 0608 482 271 33242 #001 AB 0.419
LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3824

June 04, 2020

Lewis E Keener Sr:

We're forwarding your recent inquiry to the most appropriate business area to review and respond to this matter. You should receive a communication in the near future.

We're here to help

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 1.800.472.7970, Monday through Friday, from 8 a.m. to 7 p.m. Eastern.

BANK OF AMERICA

Alaska
Mileage Plan

P.O. BOX 15284
WILMINGTON, DE 19850

Statement Enclosed

98 0626 N 452 865 1 26269 #001 AB 0.419

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Customer Service Information:
www.bankofamerica.com
1.800.552.7302
TTY: 1.800.346.3178
Mail billing inquiries to:
Bank of America
P.O. Box 982234
El Paso TX 79998-2234
Mail payment to:
Bank of America
P.O. Box 851001
Dallas TX 75285-1001



May 24 - June 23, 2020
Account# [REDACTED] 0792

Account Summary

Previous Balance	\$18,056.23
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$39.00
Interest Charged	\$227.48
 New Balance Total	\$18,322.71
Total Credit Line	\$17,500.00
Total Credit Available	\$0.00
Cash Credit Line	\$5,400.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	06/23/2020
Days in Billing Cycle	31

Payment Information

New Balance Total	\$18,322.71
Current Payment Due	\$447.00
Past Due Amount	\$1,978.00
 Total Minimum Payment Due	\$2,425.00

Payment Due Date 07/20/2020

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. **Total Minimum Payment Warning:** If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	28 years	\$37,267.00

If you would like information about credit counseling services, call 866.300.5238.

23

0792

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001

98 0626 N 452 865 1 26269 #001 AB 0.419

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Account Number: [REDACTED] 0792

New Balance Total	\$18,322.71
Total Minimum Payment Due	\$2,425.00
Payment Due Date	07/20/2020

Enter payment amount \$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

10 240

0792

LEWIS E KEENER SR | Account # [REDACTED] 0792 | May 24 - June 23, 2020



Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Fees						
06/20	06/22	LATE FEE FOR PAYMENT DUE TOTAL FEES FOR THIS PERIOD		0792	39.00	\$39.00
Interest Charged						
06/23	06/23	INTEREST CHARGED ON PURCHASES			227.48	
06/23	06/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
06/23	06/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
06/23	06/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						

2020 Totals Year-to-Date	
Total fees charged in 2020	\$223.00
Total interest charged in 2020	\$1,045.03

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	14.74%V				\$ 18,171.12	\$ 227.48
Balance Transfers	14.74%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	19.99%V				\$ 0.00	\$ 0.00
Bank Cash Advances	24.99%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

**Lewis E Keener
18535 Michaelangelo Dr
Dallas, TX 75287-3324**

June 2, 2020

**Bank of America
P O Box 982234
El Paso, TX 79998-2234**

Re: Account [REDACTED]-0792

I am writing another letter because I noticed that I sent the previous package to a Dallas, TX address and not this El Paso, Tx address.

I am enclosing a copy of all previous written communication regarding the balance on this account. They document the various times I have contacted Bank of America in order to have this balance removed from my account.

There is a letter attached dated March 17, 2020 from Bank of America, stating that the claim has been resolved in my favor and that the charges and interest and fees will be credited to my account. That credit has not been applied to my account.

In addition, 2 other Bank of America credit card accounts have been closed because there is a balance on this account. The closure of these accounts is based on false information. I am sure this action will have a negative impact on my credit report, which will harm me financially.

I have enclosed a copy of the police report that has been filed showing that a charge of 17,054.68 was fraudulently charged to my credit card.

The inaction of Bank of America to correct this situation has been a great injustice to me and has caused significant grief, pain, and loss to me.

I am requesting a written response that shows you are responding to correct this injustice and close out these false charges and interest and fees.

Lewis E Keener

SENDER: COMPLETE THIS SECTION		COMPLETE THIS SECTION ON DELIVERY																	
<input type="checkbox"/> Complete items 1, 2, and 3. <input type="checkbox"/> Print your name and address on the reverse so that we can return the card to you. <input type="checkbox"/> Attach this card to the back of the mailpiece, or on the front if space permits.		A. Signature  <input checked="" type="checkbox"/> Agent <input type="checkbox"/> Addressee																	
B. Received by (Printed Name) 1. Article Addressed to: Bank of America P O Box 851001 Dallas TX 75285-1001		C. Date of Delivery MAY 20 2020																	
		D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No																	
3. Service Type <table border="0"> <tr> <td><input type="checkbox"/> Adult Signature</td> <td><input type="checkbox"/> Priority Mail Express[®]</td> </tr> <tr> <td><input type="checkbox"/> Adult Signature Restricted Delivery</td> <td><input type="checkbox"/> Registered Mail[™]</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail[®]</td> <td><input type="checkbox"/> Registered Mail Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Certified Mail Restricted Delivery</td> <td><input type="checkbox"/> Return Receipt for Merchandise</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery</td> <td><input type="checkbox"/> Signature Confirmation[™]</td> </tr> <tr> <td><input type="checkbox"/> Collect on Delivery Restricted Delivery</td> <td><input type="checkbox"/> Signature Confirmation</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail</td> <td><input type="checkbox"/> Restricted Delivery</td> </tr> <tr> <td><input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)</td> <td></td> </tr> </table>				<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express [®]	<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail [™]	<input type="checkbox"/> Certified Mail [®]	<input type="checkbox"/> Registered Mail Restricted Delivery	<input type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Return Receipt for Merchandise	<input type="checkbox"/> Collect on Delivery	<input type="checkbox"/> Signature Confirmation [™]	<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation	<input type="checkbox"/> Insured Mail	<input type="checkbox"/> Restricted Delivery	<input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)	
<input type="checkbox"/> Adult Signature	<input type="checkbox"/> Priority Mail Express [®]																		
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail [™]																		
<input type="checkbox"/> Certified Mail [®]	<input type="checkbox"/> Registered Mail Restricted Delivery																		
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<input type="checkbox"/> Collect on Delivery Restricted Delivery	<input type="checkbox"/> Signature Confirmation																		
<input type="checkbox"/> Insured Mail	<input type="checkbox"/> Restricted Delivery																		
<input type="checkbox"/> Insured Mail Restricted Delivery (over \$500)																			
<small>2. Article Number (Stamps from sender label)</small> 016 1130 0000 6042 0218																			

PS Form 3811, July 2015 PSN 7530-02-000-9053

Domestic Return Receipt

Lewis E Keener
18535 Michaelangelo Dr
Dallas, TX 75287-3324

May 25, 2020

Bank of America
P O Box 851001
Dallas, TX 75285-1001

Re: Account [REDACTED]-0792

I am writing you to let you know that a great injustice has been done and has caused grief, pain, and loss to me.

I have enclosed a copy of the letter and attachments sent on January 30, 2020. The documents show the numerous times I have contacted Bank of America to have this matter resolved. In addition to the letter, I have made numerous phone calls to attempt to reach someone who will correct the account and each time I have been promised that the account will be corrected but no action has been taken.

Also enclosed is a letter to me dated March 17, 2020, that states the claim has been resolved in my favor and that the charges and interest and fees will be credited. That credit has not been applied to my account.

I have three accounts with Bank of America. On May 21, 2020, I received two emails telling me that the other two accounts have been closed. It is apparent that these accounts are being closed because of the balance still showing on this account. This is a decision that is unwarranted and I have done nothing to cause the closures.

I have also enclosed a police report that I filed showing the crime that was committed against me by someone charging 17,054.68 to my credit card.

I am requesting a written response that shows you are responding to correct this injustice and close out these false charges and interest and fees.



Lewis E Keener

DALLAS POLICE DEPARTMENT SUMMARY INCIDENT REPORT

REPORT NUMBER: 802915-2020



INCIDENT INFORMATION

INCIDENT CODE NA-99999999-Z6	INCIDENT TYPE CREDIT CARD OR DEBIT CARD	INITIAL SUPP	DATE/TIME STARTED 11/17/2019 06:40 AM	DATE/TIME ENDED 11/17/2019 06:48 AM	DATE/TIME REPORTED 03/10/2020 02:55 PM	
REPORT FILED FROM ***	TRACKING NUMBER T20003657	LOCATION OF OCCURRENCE 18535 Michaelangelo Drive, Dallas, TX 75287			APPROVED BY: 121912/Jacqueline Gardner	
LOCATION TYPE OTHER/UNKNOWN	THEFT TYPE	METHOD OF ENTRY	METHOD OF EXIT	PT OF ENTRY	PT OF EXIT	ENTRY LOC

PERSON LISTINGS

1	TYPE V	LAST NAME Keener, SR	FIRST NAME Lewis	MIDDLE NAME Edward	DOB ***	RACE ***	SEX *	DRIVER LIC NO ***	LIC ST ***
	SSN	ETHNICITY ***	RESIDENT ***	EYE COLOR	HAIR COLOR	AGE	HEIGHT	WEIGHT	CELL PHONE
	EMAIL keen.deak@verizon.net	RESIDENCE ADDRESS ***						HOME PHONE ***	
	EMPLOYER NAME	BUSINESS ADDRESS ***						WORK PHONE	

NARRATIVE

Someone charged a total of \$17054.68 on my credit card, I did not do this and as you can see I told Bank of America about it and disputed the charges. The Bank said I should file a Police report so I am Thank you



BANK OF AMERICA 

www.bankofamerica.com

LL 0320 269 630 25078 #001 AB 0.419
LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3824

March 17, 2020

Loring E. Knutson, Sr.

Good news - your claim has been resolved

We're happy to let you know a credit(s) has been placed on your account that includes any interest charges and fees that you were charged. You don't have to do anything on your end - you'll see the credit(s) on your monthly statement. We appreciate your patience and are happy we could resolve this for you.

It's important you know that sometimes we receive new information from the merchant that can cause your claim to be reopened. Don't worry, if this happens, we'll let you know and if we need anything additional from you.

Your security is our priority

Together, we can make the strongest possible defense against fraud. You can take simple steps like using strong, unique passwords for Online and Mobile Banking, and by confirming the email address and mobile number we have are up to date. You can also sign up for customized alerts to let you know when something unusual happens with your account.

Thank you for being our client.

FB2 ECFBP 1-1 US-EN

01 of 01

BANK OF AMERICA



Mileage Plan

 P.O. BOX 15284
 WILMINGTON, DE 19850

 LEWIS E KEENER SR
 18535 MICHAELANGELO DR
 DALLAS TX 75287-3324

Customer Service Information:

 www.bankofamerica.com
 1.800.552.7302

TTY: 1.800.346.3178

 Mail billing inquiries to:
 Bank of America
 P.O. Box 982234
 El Paso TX 79998-2234

 Mail payment to:
 Bank of America
 P.O. Box 851001
 Dallas TX 75285-1001

April 24 - May 23, 2020

Account# [REDACTED] 0792

Account Summary

Previous Balance	\$17,800.25
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$39.00
Interest Charged	\$216.98
 New Balance Total	 \$18,056.23
Total Credit Line	\$17,500.00
Total Credit Available	\$0.00
Cash Credit Line	\$5,400.00
Portion of Credit Available for Cash	\$0.00
Statement Closing Date	05/23/2020
Days in Billing Cycle	30

Payment Information

New Balance Total	\$18,056.23
Current Payment Due	\$433.00
Past Due Amount	\$1,545.00

Total Minimum Payment Due	\$1,978.00
Payment Due Date	06/20/2020

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be Increased up to the Penalty APR of 29.99%. **Total Minimum Payment Warning:** If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay only the Total Minimum Payment	You will payoff the balance shown on this statement (in about 28 years)	And you will end up paying an estimated total of \$37,212.00
Only the Total Minimum Payment	28 years	\$37,212.00

If you would like information about credit counseling services, call 866.300.5238.

23

[REDACTED] 0792

 BANK OF AMERICA
 P.O. BOX 851001
 DALLAS TX 75285-1001

Account Number: [REDACTED] 0792

New Balance Total	\$18,056.23
Total Minimum Payment Due	\$1,978.00
Payment Due Date	06/20/2020

Enter payment amount \$

For change of address/phone number, see reverse side.
 Make your payment online at www.bankofamerica.com or
 Mail this coupon along with your check payable to: Bank of America

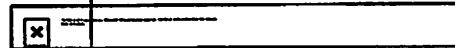
I: [REDACTED] 079211

keen.deak@verizon.net

From: Bank of America Alert <customer.assistance.bad@assist.bankofamerica.com>
Sent: Thursday, May 21, 2020 3:00 PM
To: keen.deak@verizon.net
Subject: Lewis E Keener Sr, Important information about your credit card

ACCOUNT CLOSURE

Account number ending in 6447



**Unfortunately, we've made the decision
to close your credit card account ending
in 6447 on 5/21/2020.**

We wanted to let you know about this change in your credit card account status as soon as possible. We want to make sure you understand how this change could affect you and what you can expect.

We'll be sending you a separate letter by mail to explain why we made this change. Please read it carefully. It provides you with more detailed information.

If you have any recurring payments linked to this account, please be sure to make other payment arrangements.

We apologize for any inconvenience closing the account causes you.



Learn more about understanding and improving credit by visiting Better Money Habits, which provides tools and information to help you manage your money.

[Contact Us](#) | [Privacy & Security](#)

You're receiving this servicing email as part of your existing relationship with us.

Bank of America, PO Box 25118, Tampa, FL 33622.

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This email was sent to: keen.deak@verizon.net

EMAIL-11-19-0469.A



keen.deak@verizon.net

From: Bank of America Alert <customer.assistance.bac@assist.bankofamerica.com>
Sent: Thursday, May 21, 2020 3:01 PM
To: keen.deak@verizon.net
Subject: Lewis E Keener Sr, Important information about your credit card

ACCOUNT CLOSURE
Account number ending in 5220

R A N K O F A M E R I C A

**Unfortunately, we've made the decision
to close your credit card account ending
in 5220 on 5/21/2020.**

We wanted to let you know about this change in your credit card account status as soon as possible. We want to make sure you understand how this change could affect you and what you can expect.

We'll be sending you a separate letter by mail to explain why we made this change. Please read it carefully. It provides you with more detailed information.

If you have any recurring payments linked to this account, please be sure to make other payment arrangements.

We apologize for any inconvenience closing the account causes you.



Learn more about understanding and improving credit by visiting Better Money Habits, which provides tools and information to help you manage your money.

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This email was sent to: keen.deak@verizon.net

EMAIL-11-19-0469.A

Lewis E Keener
18535 Michaelangelo Dr
Dallas, TX 75287

January 30, 2020

Bank of America
P O Box 851001
Dallas, TX 75285-1001

Re: Account [REDACTED]-0792

I am writing to you regarding a dispute of charges on this account that we have been told is being researched.

Here are the charges in question:

11/17	Slydepay	845.07
11/17	Immo Sarl	4,389.31
11/17	rexinternational.net	5,910.15
11/17	rexinternational.net	5,910.15

These charges total 17,054.68

I have called 3 times about these charges and even though the charges are in research, I would like to send you a written statement for our records.

On the October 23, 2019 statement you can see printed there that the credit limit on this account was \$5,000.00. I did not request a credit increase, but on the November 23, 2019 statement the credit line shows \$17,500.00. Evidently it was changed before these charges were accepted on the account. After the phone calls and the dispute of charges, the credit line was changed again. On the December 23, 2019 statement it shows \$5,400.00.

I was contacted in November, 2019, to verify the charges and immediately called and stated these were not my charges.

I looked online to identify the vendors involved. It appears these charges were made for 2 international air flights and an international hotel. I have not traveled by air to an international destination for many years. I am a senior adult on a fixed income. I am a disabled veteran with multiple health issues. I am not able to travel long distances. It is preposterous to think these charges were made by me.

I believe that is was Bank of America's error to accept these charges when they are 12,000 over the credit limit on this account. I think it is harmful to my credit rating to keep these charges on my account.

I would appreciate an update on the research into these charges and I would especially like for you to remove them from my balance as soon as possible. The January 23, 2020, statement shows a payment is due and that the account is past due. I have a very good credit rating and I do not want my credit rating to be adversely affected because of this error. I am innocent of any wrong-doing.

Thank you in advance for a prompt response.

Sincerely,



Lewis E Keener

VISA SIGNATURE

Alaska
Mileage Plan

SS 0127 N 867 954 12 24813 #001 AB 0.412

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Customer Service Information:
www.bankofamerica.com
 1.800.552.7302
 TTY: 1.800.346.3178
 Mail billing inquiries to:
 Bank of America
 P.O. Box 982234
 El Paso TX 79998-2234
 Mail payment to:
 Bank of America
 P.O. Box 851001
 Dallas TX 75285-1001

December 24 - January 23, 2020
Account# [REDACTED] 0792

Account Summary

Previous Balance	\$17,054.68
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$28.00
Interest Charged	\$0.00
 New Balance Total	 \$17,082.68
Total Credit Line	\$17,500.00
Total Credit Available	\$417.32
Cash Credit Line	\$5,400.00
Portion of Credit Available for Cash	\$417.32
Statement Closing Date	01/23/2020
Days in Billing Cycle	31

Payment Information

New Balance Total	\$17,082.68
Current Payment Due	\$198.00
Past Due Amount	\$170.00

Total Minimum Payment Due	\$368.00
Payment Due Date	02/20/2020

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. **Total Minimum Payment Warning:** If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	29 years	\$39,129.00
\$603.00	36 months	\$21,708.00 (Savings = \$17,421.00)

If you would like information about credit counseling services, call 866.300.5238.

23

[REDACTED] 0792

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001

Account Number: [REDACTED] 0792

New Balance Total	\$17,082.68
Total Minimum Payment Due	\$368.00
Payment Due Date	02/20/2020

Enter payment amount \$

For change of address/phone number, see reverse side.
 Make your payment online at www.bankofamerica.com or
 Mail this coupon along with your check payable to: Bank of America

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

079200

LEWIS E KEENER SR | Account # [REDACTED] 0792 | December 24 - January 23, 2020



Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
Fees						
01/20	01/21	LATE FEE FOR PAYMENT DUE TOTAL FEES FOR THIS PERIOD		0792	28.00	\$28.00
Interest Charged						
01/23	01/23	INTEREST CHARGED ON PURCHASES			0.00	
01/23	01/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
01/23	01/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV			0.00	
01/23	01/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
TOTAL INTEREST CHARGED FOR THIS PERIOD						\$0.00

2020 Totals Year-to-Date	
Total fees charged in 2020	\$28.00
Total interest charged in 2020	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	16.24%V				\$ 0.00	\$ 0.00
Balance Transfers	16.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	21.49%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.49%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)

Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.



BANK OF AMERICA 
www.bankofamerica.com

LL 1212 315 576 26475 #601 AB 0.412
LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

December 10, 2019

Lewis E Keener Sr: unfortunately, we're unable to approve your recent fraud claim.

Our research included the information you provided with your claim, your account history, and if available, information from the merchant, such as a signed receipt or contract. We confirmed the following:

- We confirmed the charge(s) was made using one of your verified devices, like a cell phone or tablet.

What's Next

- Any temporary credits applied to your account will be removed. You'll see it on your monthly statement, along with any additional charges or fees you owe.
- If your account was past due at the time of your claim, and no payments were made, it will return to that same status.
- Please continue to make the required payments on your account.

If you have new or additional information that wasn't provided earlier, please submit to PO Box 982237, El Paso, TX 79998 or call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

Thank you for your patience while we researched your claim.

VISA SIGNATURE



SS 1227 N 678 698 1 26319 #001 AB 0.412

LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324



Customer Service Information:

www.bankofamerica.com

1.800.552.7302

TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America

P.O. Box 982234

El Paso TX 79998-2234

Mail payment to:

Bank of America

P.O. Box 851001

Dallas TX 75285-1001



November 24 - December 23, 2019

Account # 0792

Account Summary

Previous Balance	\$362.90
Payments and Other Credits	-\$362.90
Purchases and Adjustments	\$17,054.68
Fees Charged	\$0.00
Interest Charged	\$0.00
 New Balance Total	 \$17,054.68
Total Credit Line	\$17,500.00
Total Credit Available	\$445.32
Cash Credit Line	\$5,400.00
Portion of Credit Available for Cash	\$445.32
Statement Closing Date	12/23/2019
Days in Billing Cycle	30

Payment Information

New Balance Total	\$17,054.68
Current Payment Due	\$170.00
 Total Minimum Payment Due	 \$170.00
Payment Due Date	01/20/2020

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$39.00 and your APRs may be increased up to the Penalty APR of 29.99%. **Total Minimum Payment Warning:** If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	29 years	\$39,338.00
\$602.00	36 months	\$21,672.00 (Savings = \$17,666.00)

If you would like information about credit counseling services, call 866.300.5238.

23

0792

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001



LEWIS E KEENER SR
18535 MICHAELANGELO DR
DALLAS TX 75287-3324

Account Number: 0792

New Balance Total	\$17,054.68
Total Minimum Payment Due	\$170.00
Payment Due Date	01/20/2020

Enter payment amount \$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or
Mail this coupon along with your check payable to: Bank of America

0792

LEWIS E KEENER SR | Account # [REDACTED] 0792 | November 24 - December 23, 2019



Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
12/04	12/04	Payments and Other Credits				
		PAYMENT - THANK YOU	9981	0792	-362.90	
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$362.90
		Purchases and Adjustments				
11/17	12/10	FRAUD DISPUTE	4000	0792	845.07	
11/17	12/10	FRAUD DISPUTE	0610	0792	5,910.15	
11/17	12/10	FRAUD DISPUTE	9605	0792	5,910.15	
11/17	12/10	FRAUD DISPUTE	4100	0792	4,389.31	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				\$17,054.68
		Interest Charged				
12/23	12/23	INTEREST CHARGED ON PURCHASES				0.00
12/23	12/23	INTEREST CHARGED ON BALANCE TRANSFERS				0.00
12/23	12/23	INTEREST CHARGED ON DIR DEP&CHK CASHADV				0.00
12/23	12/23	INTEREST CHARGED ON BANK CASH ADVANCES				0.00
		TOTAL INTEREST CHARGED FOR THIS PERIOD				\$0.00

2019 Totals Year-to-Date

Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	16.24%V				\$ 0.00	\$ 0.00
Balance Transfers	16.24%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	21.49%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.49%V				\$ 0.00	\$ 0.00

APR Type Definitions: Daily Interest Rate Type: V= Variable Rate (rate may vary)

LEWIS E KEENER SR | Account # [REDACTED] 0792 | October 24 - November 23, 2019



Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
		Payments and Other Credits				
11/05	11/05	PAYMENT - THANK YOU	2465	1801	-323.44	
11/17	11/20	FRAUD DISPUTE	9605	0792	-5,910.15	
11/17	11/20	FRAUD DISPUTE	4100	0792	-4,389.31	
11/17	11/20	FRAUD DISPUTE	0610	0792	-5,910.15	
11/17	11/20	FRAUD DISPUTE	4000	0792	-845.07	
		TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD				-\$17,378.12
		Purchases and Adjustments				
11/02	11/04	HEALTHY*BACK INSTITUTE 800-216-4908 TX	7817	1801	49.95	
11/02	11/04	PAYPAL *AFA-DALLAS 402-935-7733 CA	5817	1801	25.00	
11/14	11/15	PSV*Oxford Communiqu 877-6539124 MD	4842	1801	287.95	
11/17	11/19	SLYDEPAY ACCRA	4000	1801	845.07	
		4,620.00 GHS				
11/17	11/19	IMMO SARL OUAGADOUGOU	4100	1801	4,389.31	
		2,596,000 XOF				
11/17	11/19	rexinternational.net https://rexin	0610	1801	5,910.15	
		500,000.00 BDT				
11/17	11/19	rexinternational.net https://rexin	9605	1801	5,910.15	
		500,000.00 BDT				
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOD				\$17,417.58
		Interest Charged				
11/23	11/23	INTEREST CHARGED ON PURCHASES			0.00	
11/23	11/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
11/23	11/23	INTEREST CHARGED ON DIR DER&CHK CASHADV			0.00	
11/23	11/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				\$0.00

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate	Interest Charges by Transaction Type
Purchases	16.49%V				\$ 0.00	\$ 0.00
Balance Transfers	16.49%V				\$ 0.00	\$ 0.00
Direct Deposit and Check Cash Advances	21.74%V				\$ 0.00	\$ 0.00
Bank Cash Advances	26.74%V				\$ 0.00	\$ 0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)



BANK OF AMERICA 
www.bankofamerica.com

LL 1130 017 851 41506 #801 AB 0.412
LEWIS E KEENER SR
18688 MICHAELANGELO DR
DALLAS TX 75287-9824

|||||

November 26, 2019

Account ending in: 1801

Lewis E Keener Sr:

We've issued a temporary credit for \$17,054.68 while we conduct our research.

What you can expect

- * You'll see the temporary credit on your next statement.
- * Due to the extensive research required to resolve your claim, it may take some time before we're able to inform you of the final result.
- * We'll contact you once we've resolved your inquiry.
- * If it's determined through our research that the transaction(s) is valid, the temporary credit we applied to your account may be reversed.

We're here to help

We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 800.472.7970, Monday through Friday, 8 a.m.-to- 7 p.m. Eastern.

keen.deak@verizon.net

From: Bank of America <billpay@billpay.bankofamerica.com>
Sent: Monday, February 24, 2020 7:56 PM
To: keen.deak@verizon.net
Subject: You have a new e-Bill from Bank of America Credit Card

Importance: High

Bill Pay Alert



You have a new e-Bill from Bank of America Credit Card - Alaska Airlines:



Pay To Account Number: ****0792
Due Date: 03/20/2020
Minimum Amount Due: \$ 674.00
Amount Due: \$ 674.00
Account Balance: \$ 17,276.88

[View and Pay This e-Bill](#)

Please do not reply to this email.

Contact us about this email

If you have any questions, please either call the phone number on your account statement or use the [Contact Us](#) page, so we can properly verify your identity.

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